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Increase of Fire Insurances in Great Britain from 1844 to 1850.

THE progress of assurance in this branch of business in France has been pointed out, in another article in this Number, as so remarkable within recent years, that it seems desirable to have some means of comparison with what has been effected in our own country. We have therefore prepared the following tables, which have been deduced from the duty paid to Government by the different Offices, and the returns of which are annually printed by the order of the House of Commons.

The increase shown in the following totals of all the business is highly satisfactory. From 1844 to 1848 the total increase was 6·22 per cent., or 1·55 per cent. per annum ; from 1844 to 1850 10·39 per cent., or 1·73 per cent. per annum ; and in the last two years of the period 3·92 per cent., or 1·96 per cent. per annum.

Fire Insurances.

	In 1844.	In 1848.	In 1850.
	£	£	£
In England :—			
Town Offices	465,318,000	493,870,967	521,345,858
Do. farming stock exempt	32,402,244	35,911,860	36,621,997
Country Offices	159,143,000	177,192,466	181,025,183
Do. farming stock exempt	22,525,328	22,962,035	20,540,249
In Scotland	45,960,000	42,500,721	44,280,855
Do. farming stock exempt	4,272,556	4,138,528	4,168,057
In Ireland	33,453,000	23,901,266	34,434,636
Do. farming stock exempt	500,534	582,459	475,124
	£763,574,662	£811,060,302	£842,891,959

From this comparison, it will appear that in England the increase in the Town Offices has been 6·1 per cent. in the four years from 1844 to 1848, or rather more than $1\frac{1}{2}$ per cent. per annum ; 12 per cent. in the six years from 1844 to 1850, or 2 per cent. per annum. The greatest increase has been in the last two years, which taken by themselves = 2·785 per cent. per annum.

In the Country Offices, the rate of increase in the four years was 2·83 per cent.; in the six years, only 2·29 per cent. per annum ; and in the last two years still less, being little more than 1·08 per cent. in each year.

On the other hand, the insurance of farming stock, which had increased from 1844 to 1848 by 7·14 per cent., or 1·785 per cent. per annum, had in the six years to 1850 increased only by 4·1 per cent., or there had actually been a falling off in the last two years,

1849 and 1850, of 2·9 per cent. The amounts insured were, in 1844, £54,927,572; in 1848, £58,873,895; and in 1850, only £57,172,246.

The insurances in Ireland have increased but slowly. In the first four years of the period named, the increase is but 1·61 per cent, or ·4 per cent. per annum; and in the six years, 2·90 per cent., or ·48 per cent. per annum; and in the last two of these years, ·65 per cent. per annum.

The insurances on farming stock in Ireland, which had increased from £500,534. in 1844 to £582,459. in 1848, had in 1850 fallen even below the amount in the first period, being reduced to £475,124.

In Scotland there is a considerable reduction at both the latter dates when compared with the totals in 1844; but the business bears the satisfactory appearance of recovering from the depression, though there is still a deficiency of nearly £1,680,000. in the general insurances, and £104,500. in those on farming stock. The proportions of the former in 1844, 1848, and 1850 are nearly as 100, 92·5, and 96·3.

Table showing a Comparison of the Business, deduced from the Returns of the Duty for 1848 and 1850, in each Fire Insurance Company in Great Britain and Ireland.

Town Offices.	Date.	Sums insured in England.	Farming Stock exempt.	Irish Insurances.	Do. Farming Stock exempt.	Total 1850.	Total 1848.
Alliance	1824	£ 20,696,822	£ 3,120,592	£ 2,413,885	£ 50,330	£ 35,281,629	£ 24,991,944
Anchor	1842	793,613	11,303	4,825	..	809,741	..
Atlas	1808	23,359,303	1,059,699	2,946,405	63,225	27,428,632	25,828,099
British (late Architects)	1847	1,565,810	12,095	..	..	1,577,905	691,287
British Empire	1848	1,397,005	Nd	3,550	..	1,400,555	417,883
Church of England	1840	2,182,500	42,918	84,797	975	2,311,190	2,282,148
County	1807	34,631,735	7,111,316	1,071,394	32,310	43,046,755	41,826,106
Defender	1842	3,844,616	49,000	..	..	3,893,616	2,845,230
Equitable	1850	206,466	13,975	57,875	2,650	280,966	..
General	1837	7,108,855	119,682	..	..	7,228,537	7,371,591
Globe	1803	21,931,139	1,133,924	1,568,269	15,915	24,649,247	23,488,293
Guardian	1821	20,912,010	347,180	..	..	21,259,190	21,030,263
Hand-in-Hand	1896	6,845,558	17,125	..	..	6,862,683	6,462,324
Imperial	1803	30,211,203	813,457	..	26,225	32,569,130	32,079,430
Law	1845	12,811,178	129,380	1,516,245	..	12,940,758	10,359,400
Legal and Commercial	1847	5,267,310	65,396	..	..	5,332,706	3,244,756
London Corporation	1720	14,870,436	370,856	639,978	2,250	15,883,520	14,060,374
Monarch (late Licensed Victuallers')	1835	7,522,946	44,265	458,520	1,950	8,027,681	..
National Mercantile	1848	2,074,322	1,500	49,780	..	2,125,602	..
Phoenix	1782	80,273,555	4,319,723	812,047	3,671	85,408,996	86,113,754
Preserver	1843	25,166	Nd	..	..	25,166	37,933
Royal Exchange	1720	50,113,328	4,511,182	3,706,803	58,519	58,389,832	57,650,320
Royal Farmers'	1839	8,508,140	5,105,468	40,433	1,000	13,655,041	14,504,870
Star	1845	3,407,069	115,770	..	..	3,522,839	2,703,064
Sun	1710	120,765,485	7,769,383	5,153,196	51,655	133,739,719	133,972,928
Union	1714	15,450,378	303,308	792,569	6,050	16,552,305	16,107,103
Westminster	1717	15,369,910	33,300	..	..	15,403,210	14,810,417
		521,345,858	36,621,997	21,320,571	318,725	579,607,151	550,307,832

Country Offices.	Date.	Sums insured in England.	Farming Stock exempt.	Irish Insurances.	Do. Farming Stock exempt.	Total 1850.	Total 1848.
Birmingham	1805	£ 8,422,807	£ 674,976	..	..	£ 9,097,783	£ 8,547,097
District Birmingham	1834	4,385,820	288,637	..	..	4,671,457	4,472,885
Brighton and Sussex	1850	263,833	Nil	..	..	263,833	3,038,243
Essex Economic	1824	2,698,045	521,648	..	..	3,219,693	5,203,922
Essex and Suffolk	1802	4,023,637	1,169,459	..	..	5,193,096	1,813,338
Hants, Sussex, and Dorset	1803	1,725,860	198,903	..	..	1,924,763	2,585,207
Halifax, Bradford, and Keighley	1845	2,852,150	88,465	..	..	2,940,615	9,415,535
Kent	1802	8,517,660	980,658	70,883	..	9,569,201	794,727
Kent Mutual	1846	1,596,653	Nil	..	..	1,596,653	9,555,919
Leeds and Yorkshire	1824	9,593,640	446,402	..	..	10,040,042	8,700,666
Liverpool	1836	8,915,413	84,705	274,422	..	9,274,540	12,717,265
Manchester	1824	12,819,222	373,365	806,627	11,020	14,010,234	4,515,869
Newcastle-on-Tyne	1783	3,966,628	431,095	..	..	4,397,723	1,878,713
North of England	1844	1,707,210	202,216	134,058	..	2,043,484	1,897,534
Norwich Equitable	1829	1,664,933	250,476	..	..	1,915,409	58,218,041
Norwich Union	1797	48,930,393	9,428,436	383,817	7,820	58,750,466	2,342,281
Nottingham and Derby	1835	2,109,193	210,056	..	..	2,319,249	238,435
Preston and North Lancashire	..	9,360,110	81,637	..	..	10,004,437	7,136,556
Royal Insurance, Liverpool	1845	2,462,788	522,831	559,577	3,113	2,985,619	2,930,855
Salop	1780	1,558,265	73,580	..	..	1,631,845	1,455,818
Sheffield	1808	1,140,290	338,760	..	..	1,479,050	10,032,831
Shropshire and North Wales	1836	..	..	..	..	..	33,005,631
Suffolk Amicable (transferred to the Alliance)	..	30,917,460	1,113,304	4,005,085	61,246	36,097,095	13,756,455
West of England	1807	11,393,173	3,063,640	..	..	14,456,813	205,889,145
Yorkshire	1824	181,025,183	20,540,249	6,234,469	83,199	207,883,100	..

Offices.	Date.	Sums insured.	Farming Stock exempt.	Irish Insurances.	Do. Farming Stock exempt.	Total 1850.	Total 1848.
SCOTCH.							
Aberdeen	1825	£ 2,890,919	£ 369,116	£ 58,555	£	£ 3,318,590	£ 3,271,865
Bon Accord (transferred to the Northern)							581,385
Caledonian	1805	5,404,575	592,410	..	..	5,996,985	5,767,780
Forfarshire and Perthshire	1823	1,518,614	199,180	..	..	1,717,794	1,648,106
Friendly				..	..	489,830	489,830
Hercules (transferred to Scottish Union)		11,062	2,680	..	..	13,742	4,408,996
Monyswhire	1840	101,044	53,697	..	..	154,741	104,669
National	1841	2,851,005	311,914	..	..	3,162,919	3,165,510
North British	1809	11,457,022	818,383	159,608	600	12,435,613	11,193,524
Northern	1836	3,878,222	493,955	229,285	300	4,601,762	3,520,836
North of Scotland			1,326,722	..	..	17,495,114	193,190
Scottish Union	1824	16,168,392		..	..	17,495,114	13,787,419
		44,280,855	4,168,057	447,448	900	48,897,260	48,133,110
National (of Ireland)		..	..	£ 3,898,183	£ 33,115	£ 3,931,298	£ 4,021,797
Patriotic (ditto)		..	..	2,533,965	39,185	2,573,150	2,708,418
				6,432,148	72,300	6,504,448	6,730,215
TOTALS.							
English Offices { Town		£ 521,845,868	£ 36,621,997	£ 21,320,571	£ 318,725	£ 579,607,151	£ 550,307,832
{ Country		181,025,183	20,540,249	6,234,469	83,199	207,883,100	205,889,145
Scottish		44,280,855	4,168,057	447,448	900	48,897,260	48,133,110
Irish		..	..	6,432,148	72,300	6,504,448	6,730,215
		746,651,896	61,330,303	34,434,636	475,124	842,891,959	811,060,302

*Premiums for Maritime Assurances, settled by the Assurance
Brokers at Paris (February 1850).*

Coasting.	Havre, Rouen, $\frac{1}{8}$ per cent. more. (a)	Nantes or Bordeaux.	Marseille or Cette.
Baltic	$\frac{7}{8}$ (b)	$1\frac{1}{8}$ (b)	$1\frac{3}{4}$ (b)
From the Mediterranean to the Baltic (De- partures from January to March)	..	..	$2\frac{1}{2}$
The Categat, Norway, West Coast of Denmark Do. do. (Departures from the Mediterranean from January to March)	1 (b)	$1\frac{1}{4}$ (b)	$1\frac{3}{4}$ (b)
Hamburgh and Bremen	..	..	$2\frac{1}{4}$
Do. do. (Departures from the Mediterranean in January and February)	1 (b)	$1\frac{1}{4}$ (b)	$1\frac{3}{4}$ (b)
Hamburgh, by Steam (Departures up to Feb.) Do. do. (March)	..	..	$2\frac{1}{4}$
Scotland, by the North Sea	$1\frac{1}{2}$	2	$2\frac{1}{2}$
Amsterdam, Rotterdam, Antwerp, and East Coast of England, by sailing-vessels	$1\frac{1}{4}$	$1\frac{3}{4}$	$2\frac{1}{4}$
Do. do. steam do.	$\frac{5}{8}$	..	..
England on the English Channel, Dunkirk, Boulogne, Valéry-sur-Somme, by sailing- vessels	1	$1\frac{1}{2}$	2
Do. do. by steam-vessels	$\frac{1}{2}$	..	..
Le Havre, Dieppe, Caen, Morlaix, and inter- mediate Ports	1	$1\frac{3}{8}$	$1\frac{1}{8}$
Brest	$1\frac{1}{8}$	$1\frac{1}{8}$	$1\frac{3}{4}$
Saint George's Channel and Ireland	$1\frac{1}{8}$	$1\frac{1}{8}$	$2\frac{1}{8}$
West Coast of Scotland	$1\frac{1}{4}$	$1\frac{3}{4}$	$2\frac{1}{2}$
Bordeaux, L'Orient, Nantes, Bayonne ($\frac{1}{8}$ per cent. less on <i>spirituous liquors</i> by little coasting, $\frac{1}{4}$ by great coasting)	$1\frac{3}{8}$	1	$1\frac{3}{4}$
St. Sebastien, Corunna, Oporto, Lisbon, Cadiz (Steam $\frac{3}{4}$ per cent.)	$1\frac{3}{8}$	$1\frac{1}{8}$	$1\frac{5}{8}$
Seville, Malaga, Alicant ($\frac{1}{2}$ per cent. more on <i>lead</i> ; $\frac{1}{8}$ per cent. less on <i>oil</i> ;—premium by steam $\frac{7}{8}$ per cent.)	$1\frac{1}{2}$	$1\frac{3}{8}$	$1\frac{1}{4}$
Marseille, Barcelona, Port Vendre, Cette, Genoa, Leghorn ($\frac{1}{8}$ per cent. less on <i>spiri- tuous liquors, soap, and oil</i> , by little coast- ing; $\frac{1}{4}$ by great coasting)	$1\frac{7}{8}$	$1\frac{3}{4}$	1
Algiers and Oran	$1\frac{7}{8}$	$1\frac{3}{4}$	$1\frac{3}{4}$
Other Ports of Algeria	$2\frac{1}{2}$	$2\frac{3}{8}$	$2\frac{3}{8}$
Morocco	2	2	2
Naples, Sicily, Malta, Bari ($\frac{1}{8}$ per cent. less on <i>oil</i>)	2	2	$1\frac{1}{4}$
Venice, Trieste, Fiume ($\frac{1}{8}$ per cent. less on <i>oil</i>) Tunis, Morea, Candia, Salonica, Constanti- nople, Smyrna, Cyprus, Egypt (by steam, by Marseille, $\frac{3}{4}$ per cent.)	$2\frac{3}{4}$	$2\frac{3}{4}$	2
Black Sea	$2\frac{1}{2}$	$2\frac{1}{2}$	$1\frac{1}{2}$
Black Sea	2 (b)	2 (b)	$1\frac{1}{4}$ (b)

(a) The increase of $\frac{1}{8}$ per cent., when Rouen is the point of departure or destination instead of Havre, is also applicable to the ports in the departments of La Somme, Le Pas de Calais, and Le Nord, for voyages from these ports to those of the West or of the South, and *vice versa*.

(b) See in another part the increase of premium for departure after the 15th or 31st August, and before the 1st of April.

Long Voyages.	Havre. (a) Outward.	Nantes or Bordeaux. (c) Home.
From Newfoundland to the French Antilles, with or without putting into port (on <i>cod</i> , 1½; the same, free of average, 1¼).	..	..
For La Réunion (2¼; free of average, 1¾).	..	..
Newfoundland	1½	1½
New York (premium on <i>specie</i> , ¾ per cent.) . . .	(Specie ¾) 7⁄8	1¼
United States, seaboard (tobacco ¼ per cent. more; <i>specie</i> , 7⁄8 per cent.)	(Specie ¾) 1½	1¼
New Orleans (tobacco ¼ per cent. more; <i>specie</i> , 1¼ per cent.)	(Do. 1) 1½	1
Vera Cruz (<i>specie</i> , by steam-vessels, 1½; by sailing-vessels, 1¾).	2½	3½
Other Ports of Mexico on the Gulf (<i>specie</i> , by steam-vessels, 1½; by sailing-vessels, 2) . . .	3	3½
Havannah and other Ports of Cuba (<i>specie</i> 1¼; departure in January)	1¾	2½
Outward (1; in February and March)	1¾	2¼
Hayti, with or without putting into St. Thomas (Departure in January)	1¾	3
Do. (do. in February and March)	1¾	2½
Porto Rico (do. do.)	1½	2
Martinico (<i>specie</i> on return, 7⁄8 per cent.)	(Specie ¾) 1½	(d) 1½
Gaudaloupe (Le Monte excepted), St. Thomas, &c. (do. do. 7⁄8 do.)	(Specie ¾) 1½	1½
Le Monte	2	2½
Gulf of Honduras, Belleisle, Isabel, Truxillo, St. Thomas de Guatemala	2¾	4
Terra Firma (reduction on <i>specie</i> , 30 per cent.; Honda, ¾ per cent. more on merchandise; Bogota, ½ per cent. in addition)	(Specie 1½) 1¾	2½
Cayenne	1¼	1½
La Para	2	3
Maranham	1¾	2¼
Monte Video	1½	2
Buenos Ayres, Rio Grande de San Pedro, or du Sud Valparaiso	1¾	2½
Intermediate Ports (outwards, ¼ per cent. less, direct)	2	2¼
Lima do. ½ do.	2¼	2½
Guayaquil do. ½ do.	2½	2¾
Central America do. ½ do.	3	3
(f) San Blas, Mazatlan, Guaymas (do. ½ do.; premium on <i>specie</i> , by trading-vessel, 2¼; by ship of war, 1¼)	3¼	3½
San Francisco (do., 3 do.; premium on <i>specie</i> , by trading vessels, 1¼; by steamers	..	..
Panama (2 per cent.)	3½	3¾

(c) If, instead of these three ports, the point of departure or destination is Marseille, or another port of France on the Mediterranean, the premium is increased by ¼ per cent.

Increase:—if, instead of these three ports, the destination is Genoa, Leghorn, or Naples, ½ per cent.; Trieste, ¾ per cent.; Antwerp, Amsterdam, or London, ¼ per cent.; Hamburg, ¾ per cent.

(d) See elsewhere the increased rates for *winter*.

(e) Half per cent. more on *saltpetre*, *cocoa*, and *guano*; *specie*, either by trading-vessel and by Cape Horn, or by steam-vessel and by Panama, 1¾; by ship of war, 1¼.

(f) Half per cent. more, both homeward and outward, on vessels rated below 5. S. L.

Long Voyage.	Havre. (a) Outward.	Nantes or Bordeaux. (c) Home.
Rio Janeiro, Bahia, Pernambuco (reduction on <i>specie</i> and <i>precious stones</i> , rough, 30 per cent.; increase on <i>sugar</i> and <i>leather</i> , $\frac{1}{2}$ per cent.)	$1\frac{1}{8}$	$1\frac{1}{2}$
Marquesas and Society Islands (putting into Valparaiso, $\frac{1}{2}$ per cent. more)	$2\frac{3}{4}$	3
From Chili or Peru to the above, $1\frac{3}{4}$ per cent.	$2\frac{3}{4}$	3
China ($\frac{1}{2}$ per cent. more on <i>tobacco</i> and <i>cigars</i>)	3	..
Manilla do. do. do.	$2\frac{3}{4}$	$2\frac{3}{4}$
Singapore	$2\frac{1}{2}$	$2\frac{3}{4}$
Sunda Islands ($\frac{1}{4}$ per cent. less on <i>indigo</i>)	$2\frac{1}{4}$	$2\frac{1}{4}$
Ceylon, Coasts of Malabar and Coromandel ($\frac{1}{2}$ per cent. more on <i>rice</i> , <i>grain</i> , <i>seeds</i> , and <i>saltpetre</i>)	2	2
Calcutta, Montmein, Akyab (do. do. do.; $\frac{1}{4}$ per cent. less on <i>indigo</i>)	$2\frac{1}{4}$	$2\frac{1}{4}$
Island of La Réunion (Bourbon) and Maurice (Maurice $\frac{1}{2}$ per cent less; $\frac{1}{4}$ per cent. more putting into the Cape; $\frac{1}{4}$ per cent. less <i>coffee</i> and <i>cloves</i> ; $\frac{1}{2}$ per cent. more on certain articles homewards)	$1\frac{3}{4}$	(d) $2\frac{3}{4}$
From La Réunion to Calcutta: merchandise, $1\frac{1}{2}$ (d); <i>specie</i> , $1\frac{1}{4}$ per cent. (d)	..	..
Calcutta to La Réunion ($1\frac{3}{4}$; <i>rice</i> , <i>grain</i> , and <i>seeds</i> , $2\frac{1}{4}$ per cent.)	..	..
Senegal	2	$2\frac{1}{2}$
Goree	$1\frac{1}{2}$	2
Gambia	$2\frac{1}{4}$	3

Grain, Seeds, and Flour.

The undermentioned premiums refer to *flour* or *meal* in *sacks*, and to grain and seeds *loose*, except *hemp-seed*. They are subject to a reduction of $\frac{1}{4}$ per cent. upon grain or seeds in sacks, as well as upon hemp-seed *loose* or in *sacks*. *Meal* in *barrels*, as specially charged. The premium for ordinary merchandise is applicable to *seeds* in *barrels*.

	Havre, Rouen, $\frac{1}{4}$ per cent. more. (a)	Nantes or Bordeaux.	Marseille or Cette.
Categat, East Coast of Denmark, Hamburg, } and Bremen	(b) $1\frac{1}{4}$	(b) $1\frac{1}{2}$	(b) $2\frac{1}{2}$
Amsterdam, Rotterdam, Antwerp, and East } Coast of England, North of London	$1\frac{3}{4}$	$2\frac{1}{4}$	$3\frac{1}{4}$
London	$1\frac{1}{2}$	2	3
French Ports in the Channel	$1\frac{1}{2}$	$1\frac{3}{4}$	$2\frac{1}{2}$
Nantes, Bordeaux, and Bayonne	$1\frac{3}{4}$	$1\frac{1}{2}$	$2\frac{1}{2}$
Mediterranean	$2\frac{1}{2}$	$2\frac{1}{2}$	$1\frac{1}{2}$ to $2\frac{1}{2}$
Black Sea	(b) 3	(b) 3	(b) $1\frac{1}{2}$
United States of America, { Grain and Seeds .. on the Ocean	$3\frac{1}{2}$	$3\frac{1}{2}$	$3\frac{3}{4}$
{ Meal in Barrels ..	2	2	$2\frac{1}{4}$
New Orleans	4	4	$4\frac{1}{4}$
{ Meal in Barrels ..	$2\frac{1}{4}$	$2\frac{1}{4}$	$2\frac{1}{2}$

Fisheries.

Whale Fisheries,— $7\frac{1}{2}$ per cent. for 18 months; $\frac{1}{2}$ per cent. more for each month longer; 12 per cent. for the entire voyage. To Iceland,—one fishing voyage, 3 per cent.; two do., 5 per cent. To Newfoundland,—see rates below.

	Average guaranteed.	Free of Average.
	PER CENT.	PER CENT.
Outwards to the Bank or the Coast, the risk ending 24 hours after anchoring	$1\frac{1}{2}$	$1\frac{1.5}{100}$
Homewards from the Bank or the Coast, the risk commencing on weighing anchor	$1\frac{1}{2}$	$1\frac{1.5}{100}$
Outwards, and making one fishing voyage, the risk ending on weighing anchor	2	$1\frac{1}{2}$
Outwards to the Bank or the Coast, making one fishing voyage, and returning to a port on the Ocean or the Channel	3	$2\frac{1}{4}$
Outwards to the Bank, fishing voyage thence to the Coast, and returning as above	$3\frac{1}{4}$	$2\frac{3}{4}$
Outwards to the Bank, fishing on the East and West Coasts, and returning as above	4	3

Increase.

According to the conditions accorded for the combined voyages, all the increase of premium for putting into ports, &c., are added to the original premium, subject to being finally returned, according to circumstances.

	Average guaranteed.	Free of Average.
	PER CENT.	PER CENT.
Touching at Croisie or l'île de Ré for <i>salt</i>	$\frac{1}{4}$	$\frac{2}{100}$
„ St. Ubes do.	$\frac{1}{2}$	$\frac{4}{100}$
From the fishing ground to St. Pierre, Miquelon, discharging cargo, and returning for a new fishing	$\frac{1}{2}$	$\frac{4}{100}$
From the fishing ground to the Antilles before returning to France	$1\frac{1}{4}$	$\frac{9.5}{100}$
From the Antilles to France	$1\frac{1}{2}$	$1\frac{1.5}{100}$
Touching to disembark the fishermen, before the return to home port	$\frac{1}{2}$	$\frac{4.0}{100}$
Homewards from Newfoundland or the Antilles, direct to port in the Mediterranean	$\frac{1}{4}$	$\frac{2.0}{100}$
Touching at any port in the Mediterranean, for each	$\frac{1}{4}$	$\frac{2.0}{100}$
Returning from the Mediterranean to a port on the Ocean or the Channel	2	$1\frac{1}{2}$
First departure from a port, on the Ocean or the Channel, for any other port	1	$\frac{7.5}{100}$
Putting into any other port on the Ocean or Channel	$\frac{1}{2}$	$\frac{4.0}{100}$
Additional for Rouen or La Somme	$\frac{1}{4}$	$\frac{2.0}{100}$
Insurance for the Year	$7\frac{1}{2}$	5

Insurances on Bodies of Ships for a Term.

	One Year.	Six Months.	
	PER CENT.	PER CENT.	
Voyages to and from Senegal and the Gulf of Mexico	9 to 10	5 to 6	} One per cent. with average, or $\frac{1}{2}$ per cent. more free of average, on ships rated below 5. S. 1. 1.
Other long voyages	8 to 10	$4\frac{1}{2}$ to 6	
Coasting	7	4	
Free of Average	8	5 to 6	
Do., except in cases of collision or running aground	5	3	
Steam-vessels, ordinary construction (free of explosion).	6	$3\frac{1}{2}$	
Do. iron	5	..	

If the insurers consent to waive article 4 of the policy,* each voyage outward and homeward in the seas of Europe, to the north of the latitude of Dunkirk, the White Sea and Baltic Sea excepted, from the 1st October to the 31st March, causes an augmentation of premium of 1 per cent. *with average*, and $\frac{3}{4}$ per cent. *free of average*. This augmentation is reduced to $\frac{1}{2}$ per cent. if the outward voyage has been terminated before the 1st October, or if the return voyage has been commenced after the 31st March.

If the ship goes to the White Sea, the Baltic or the Black Sea, the assured must pay an increase of premium; calculated in proportion to the date of the homeward departure, according to the customary rates of Paris, and equal to that which merchandise would have paid in the same ship.

In case of a reduction of the term after the 31st March, and before the 1st of October, the insurers may claim a minimum of half the premium. This minimum is two-thirds, if the risk ceases after the 30th September, and before the 1st April.

Insurances on Bodies of Ships for the Voyage.

In cases of insurance on the bodies of ships for the voyage, the premiums fixed by the above-mentioned tariff for the merchandise are increased by at least 50 per cent.

River Risks.

Havre to Paris	$\frac{1}{2}$ per cent.	} Liable to abatement for one or more years.
Rouen to Paris	"	
Havre to Rouen	"	
Nantes { to Orleans	"	
{ to Paris	"	

* The form of the French policy will be given in our next Number.

Usages of Paris.—Augmentation of Premiums.

The period of departure may cause the following rates of increase :—

CATEGAT, NORWAY, COAST OF DEN- MARK, HAMBURG, AND BREMEN, Each 15 days.	WHITE SEA, For every 8 days.	BALTIC SEA, For every 8 days.	BLACK SEA, Half per cent. for every 10 days.
After the 31st Aug. : in Sept., $\frac{1}{4}$ per cent.; in Oct., Nov., and Dec., $\frac{1}{2}$ per cent. In departures, from 1st Jan. to 31st Mar., the premium is in- creased $\frac{1}{4}$ per cent. for each 15 days from the period of depar- ture to the 1st April. This last rate of increase is not ap- plicable to outward voyages from the Me- diterranean to these parts. The 15 days count from the 1st to 15th, and 16th to the end of each calendar month.	After the 15th Aug. : from the 16th Aug. to 30th Sept., $\frac{1}{2}$ per cent.; from 1st Oct. to 31st Dec., 1 per cent.	After the 31st Aug. : from 1st Sept. to 15th Oct., $\frac{1}{2}$ per cent.; from 16th Oct. to 31st Dec., 1 per cent. In departures from 1st Jan. to 31st Mar., the premium is in- creased by $\frac{1}{4}$ per cent. for every 8 days from the date of departure to 31st March. The last rate does not apply to voyages from the Mediterra- nean to the Baltic.	After the 21st Aug., for the Ocean or the Channel ; after the 31st Aug., for the Mediterranean, up to 31st Dec. In departures, from the 1st Jan. to 16th April, the premium is increased $\frac{1}{2}$ per cent. for every 10 days from the date of departure to 15th April. The 10 days are reckoned from 1st to 10th, 11th to 20th, 21st to the end of each calendar month.
The 8 days are reckoned from 1st to 8th, 9th to 16th, 17th to 24th, and 25th to the end of each calendar month.			

In policies on ships unknown, either on *tobacco* and *cigars*, for long voyages, or *grain* and *meal*, the premium and the increase of premium will be augmented 25 per cent. on ships rated 2T, or below, or not rated. This augmentation will be returned if, on arrival, the ship is rated above 2T.

Increase of rate for wintering in the Colonies.—An increase of $\frac{1}{2}$ per cent. is claimed for every 15 days of stoppage in the Roads of

St. Pierre Martinique, from 15th July to 15th October.

La Réunion (Bourbon) „ 1st January to 15th April.

The 15 days will count during the voyage from La Réunion to Maurice and back to La Réunion, as well as during the time not at anchor, and on the voyage from one roadstead to another of La Réunion.

In the assurances on the bodies of ships, these augmentations will be the same whether the insurers are responsible or not for averages.

Merchandise on deck is only insured free of particular average, and at a double premium. This rule does not apply to coasting vessels, nor to timber from the North.

In cases of insuring cargoes of *coal*, the rates are increased 50 per cent.

Reduction of Premiums.

The premium and additions thereto will be diminished

- 20 per cent. on *rails* and *iron-bars* from one part of France to another; on *tallow*, *copper*, *tin* and *zinc*, unwrought, as well as in *specie*, and *precious stones (rough)*, unless they be specially rated; also on *sheet-iron*, *copper*, and *zinc plates*, when these three articles are stipulated to be *free of particular average for materials*.
 - 25 per cent. in case of insertion of the clause *free of particular average*;
 - 33 per cent. in case of insertion of the clause *free of all average*;
 - 50 per cent. on *merchandise*, coasting voyages, by steamers, when the special premium on these ships is not charged.
- but only on articles from which are excepted *tallow*, the *metals*, *specie*, *precious stones (rough)*, and the objects enumerated in the 1st § of art. 20 of the policy.
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